

OVERVIEW OF MEDIGAP PLANS A-N

Medigap Benefits	A	B	C	D	F*	G*	K	L	M	N
Part A coinsurance and hospital costs up to an additional 365 days after Medicare benefits are used up	YES	YES	YES	YES						
Part B coinsurance or copayment	YES	YES	YES	YES	YES	YES	50%	75%	YES	YES***
Blood (first 3 pints)	YES	YES	YES	YES	YES	YES	50%	75%	YES	YES
Part A hospice care coinsurance or copayment	YES	YES	YES	YES	YES	YES	50%	75%	YES	YES
Skilled nursing facility care coinsurance	NO	NO	YES	YES	YES	YES	50%	75%	YES	YES
Part A deductible	NO	YES	YES	YES	YES	YES	50%	75%	50%	YES
Part B deductible	NO	NO	YES	NO	YES	NO	NO	NO	NO	NO
Part B excess charge	NO	NO	NO	NO	YES	YES	NO	NO	NO	NO
Foreign travel exchange (up to plan limits)	NO	NO	80%	80%	80%	80%	NO	NO	80%	80%
Out-of-pocket limit**	N/A	N/A	N/A	N/A	N/A	N/A	\$6,940 for 2023	\$3,470 for 2023	N/A	N/A

* Plan F and G also offer a high-deductible plan. If you choose this option, this means you must pay for Medicare-covered costs up to the deductible amount of \$2,700 (in 2023) before your Medigap plan pays anything.

** After you meet your out-of-pocket yearly limit and your yearly Part B deductible, the Medigap plan pays 100% of covered services for the rest of the calendar year.

*** Plan N pays 100% of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that don't result in inpatient admission.